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ABSTRACT

This monograph focuses on preretirement education and counseling programs as short-term events presented for the benefit of mature adults approaching retirement. The first section examines preretirement education from a historical perspective and includes a review of current programs. Forces affecting the future direction of preretirement education are identified and discussed, as are basic adult counseling needs. The second section addresses the practical aspects of planning or selecting a preretirement education program for employees, group members, or clientele. Detailed checklists are provided for the program planner and various program agendas are presented as examples of different program formats, content areas, and delivery modes. (Author/NRB)

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Preretirement Education and Counseling

by

U. Vincent Manion

CG 015032

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PRERETIREMENT EDUCATION AND COUNSELING

U. Vincent Manion

This monograph addresses an ambiguous subject area commonly referred to as preretirement counseling, preretirement education, and preretirement planning. These issues in nomenclature and methodology were addressed by Lynch (1979) who observed,

> *Preretirement education refers to a wide variety of activities which share one characteristic most obviously: with respect to the preretiree, these activities constitute single, short-term, educational events. Against an as yet unintegrated background of benefits counseling, scattered efforts at follow-up approaches...referral, and the entirely obscure issue of follow-on services after retirement, preretirement education programs have moved to center stage. Few of these programs require more than 30 hours of instructional time, and many use less than 20 hours. We now encounter a growing patchwork of terms used in differentiating PRE models (delivery system concepts). The situation has grown to the point where some sorting is needed for the student, trainer, personnel worker, researcher and teacher. (p. 315)*

Within Lynch's definition and framework, this monograph deals with preretirement programs as short-term events presented for the benefit of mature adults approaching retirement. The first part of the monograph examines preretirement education from a historical perspective and moves to a review of current programs. Forces affecting the future direction of preretirement education are identified and discussed, and basic adult counseling needs are identified. The second part of the monograph addresses the practical aspects of planning or selecting a preretirement education program for employees, members, or clientele. It provides detailed checklists for the program planner and presents various program agendas as examples of different program formats, content areas, and delivery modes.

PART ONE

Background

Since 1967 my professional endeavors have centered upon the preparation of older employees for retirement: first as a researcher, then as a teacher in gerontology, and presently as a consultant to private industry and government employers. My interest in preretirement and the related areas of aging and retirement began in 1967 when a research team at the University of Oregon conducted a benchmark study titled Preretirement Counseling: Retirement Adjustment and the Older Employee (Greene, 1969). This two-year study, funded by the U.S. Department of Health, Education and Welfare, Administration on Aging, found that employees who had attended preretirement preparation programs made a better adjustment to retirement than employees who did not attend such programs. The University of Oregon study differed from earlier surveys and studies of preretirement preparation programs (Hewitt, 1952; Hunter, 1965; Wermel & Beideman, 1961) because it was analytical rather than descriptive. Specifically, the Oregon study investigated the effects of preretirement preparation on the participants, and the relationships between preretirement preparation and adjustment to retirement.

A similar research approach had been taken in the Cornell study of occupational retirement a decade earlier (Strieb & Thompson, 1958). This study attempted to relate differences in adjustment indexed after retirement to differences in anticipation indexed before retirement occurred. This longitudinal study identified the two most important factors in adjustment to retirement as:

(1) an accurate preconception of retirement,

(2) a favorable preretirement attitude toward retirement.

Planning for retirement, which is often the main objective of preretirement counseling programs, was shown to be of relatively less direct importance. The study concluded that the most important predictor of whether a person will make a satisfactory adjustment to retirement is his/her preretirement attitude toward retirement.

The University of Oregon study not only validated the findings of the earlier Cornell longitudinal research, but also identified the

factors which contributed to retirement adjustment. Among these factors, attitudes were high on the list in explaining the variance between adjustment scores. The attitudinal factors included, in the order of magnitude:

(1) feelings about health condition,

(2) perception of the adequacy of retirement income,

(3) attitudes toward aging, and

(4) attitudes toward the former employer and one's life work.

Other factors identified in the Oregon study as contributing to retirement satisfaction included behavioral actions initiated some years before retirement such as engaging in new activities and making plans.

Historical Perspective

The findings of the Cornell and Oregon studies clearly justified a counseling approach to preretirement preparation, yet the state of the art as it has developed by employers and other program sponsors has proceeded quite differently. Many surveys of preretirement programs have been conducted over the years (The National Industrial Conference Board, 1955 and 1964; O'Meara, 1974; Pyron, 1969). These earlier surveys, when compared with the findings of two recent surveys (Bureau of National Affairs, 1980; Research and Forecasts, 1980) clearly reveal that the reasons why employers present such programs, the subject matter covered, and the methods and techniques employed have not significantly changed. The California Institute of Technology Survey (Wermel, 1961) identified the main reasons for presenting preretirement programs. They were:

(1) to improve employee and labor relations,

(2) an extension of corporate responsibility,

(3) to foster good community relations,

(4) to increase the effectiveness of pension plans, and

(5) to encourage early retirements.

Almost two decades later a survey of the chief executive officers and personnel directors of Fortune 1000 Companies (Research and Forecasts, 1980) reported that more than 50 percent of the respondents stated that the goals of a preretirement preparation program were to:

(1) improve relations with employees,

(2) fulfill social responsibilities,

(3) enhance corporate image,

(4) reinforce morale and productivity, and

(5) induce early retirement of nonproductive employees (31 percent).

These findings clearly indicate that the main reasons for presenting preretirement preparation programs are sponsor-centered, and the effects of such programs upon the recipients are of lesser interest.

Similarly, the content of the preretirement preparation programs has not changed significantly over the years. A University of Oregon study (Pyron, 1969) found that the typical program covered the following topics:

(1) pension and social security benefits,

(2) personal financial planning,

(3) health after retirement,

(4) housing and living arrangements,

(5) leisure time activities,

(6) retired work activities, and

(7) legal aspects.

The Bureau of National Affairs survey of members of the American Association of Personnel Administrators (Bureau of National Affairs, 1980) reported that a little more than a third (36 percent) of the respondents have a preretirement program and "the majority of counseling programs cover social security, company pensions and other types of benefits or services provided for the employee after retirement" (p. 1). Topics covered by 50 to 60 percent of the programs include:

(1) wills and inheritance provisions,

(2) earning money after retirement,

(3) recreation and hobbies,

(4) health problems of older persons, and

(5) organizations for retirees.

In light of the record, it would seem that the state of the art in preretirement education has advanced very little, if at all, in the past twenty years. Does this mean that preretirement preparation has reached maturity as a cultural norm, or is it simply in its adolescent stage--searching for identity, definition, and direction?

The Identity Crisis in Preretirement Education

The evidence seems to point toward a current identity crisis in preretirement education. If the nomenclature of such education is ambiguous, so is its purpose. Like the ancient story of the six blind men attempting to describe an elephant, one's perspective is influenced by the part of the elephant one is touching. The analogy might very well apply to current concepts of preretirement preparation. For purposes of discussion we might categorize the blind men as program sponsors, program providers, and academic professionals.

The sponsors' point of view about the purpose and value of preretirement preparation programs is influenced, as reported by the surveys, by the potential benefits to the organization such as corporate image, community relations, and employee relations and social responsibility, as well as by the hope expressed by almost one-third of the respondents that such programs might induce nonproductive employees to retire early. It is interesting indeed that program sponsors did not express as program goals such things as:

(1) helping the older employee improve and maintain good health;

(2) helping the employee make plans for financial security;

(3) providing a forum to improve communications with employees about pension and employee benefits needs and entitlements;

(4) helping the company in developing its manpower and replacement training programs; or, finally,

(5) helping management and supervision understand and respond to the unique needs and capabilities of senior employees.

Preretirement planning can be an integral part of good personnel management and offers the progressive employer many opportunities to serve better the needs of the organization and its employees; yet few employers are aware of this potential. Instead, they tend to view preretirement education programs as something nice to do for the older employees and a way to help satisfy the organization's social responsibility--whatever that is.

As a consultant I have encountered a variety of employer attitudes toward preretirement and older workers. One private employer places a high priority on the company's preretirement preparation program and

supports it with a substantial budget as an annual affair. This program is presented as a weekend retreat in a pleasant resort setting for about 50 senior employees and spouses. An in-depth evaluation of the program after four years showed that the employees who had retired held significantly more positive attitudes toward aging and retirement and had made more plans for their retirement than employees who did not attend a preretirement program. The senior employees who had attended the program reported that the experience was of value to them in their current planning, and every participant recommended the program for other employees. There is no doubt that the recognition and assistance given to the senior employees had a positive effect upon their attitudes and morale and that the program input was of long-term significance.

At the other extreme of employer attitudes, I recently received a request from a field office of one of our largest federal agencies. This agency advised that a preretirement seminar was being planned for about 150 preretirees. The letter said, "We understand that your company provides a series of brochures which we feel would be beneficial to our program. We are requesting that you send to us, at no charge, anything that you feel we might utilize." As a taxpayer and a professional, I cringed at the thought of 150 public service employees sitting for a day at a cost of about $15,000 in lost work time, devoting their attention to a mountain of brochures on retirement--and worst of all, leaving the session with the thought that this was all that was involved in preparing for their retirement.

My response included the following comment:

> It is a mistake to launch such a program without any more pre-planning than has obviously gone into it, and it is erroneous to assume that getting senior employees together and parading some "expert" speakers will be of lasting benefit. On the contrary, the University of Southern California research (Tiberi, et al., 1978) showed that such lecture programs tended to reinforce negative attitudes toward retirement. It is equally erroneous to assume that providing voluminous printed information will help employees plan for retirement or make a personal decision about retirement. These planning and decision-making actions stem from a positive pre-conception of retirement and the motivation and personal commitment to take charge of their lives.

It is unfortunate, indeed, that the Federal Government, as the nation's largest employer, has not taken a positive stand on preretirement education despite the fact that congressional hearings have been conducted on the subject (Committee on Aging, U.S. Senate, July 26, 1967, and July 25, 1969). The 1969 hearing titled "The Federal Role in Encouraging Preretirement Counseling and New Work Lifetime Patterns" contained the following opening statement by Senator Walter F. Mondale:

> Two years ago when this subcommittee began its study of retirement and its impact upon the individual, I was appalled to learn that there was virtually no preretirement counseling available to Federal employees.
>
> Even the U.S. Administration on Aging had no such program, and there seemed to be generally little recognition in the Government of the fact that adjustment to retirement can be one of life's most difficult experiences.
>
> According to data made available recently, there still seems to be much foot dragging in Federal departments and agencies when it comes to preretirement counseling. A new study shows that of a large sample of Federal employees who had retired in the last 3 years or who were approaching retirement less than 18 percent had a preretirement planning program available to them.
>
> Approximately 3 million persons now work for the Federal Government in civilian jobs. Another 3.5 million are in the uniforms of the military services. About 400,000 of the 6.5 million are 55 years of age or over.
>
> Here we have a great opportunity for the Federal Government to become a model employer in terms of smoothing transition from full-time work to retirement or semiretirement, but thus far that opportunity has not been seized. (Committee on Aging, U.S. Senate, 1969, p. 1)

The official position of the Federal Government as an employer has not changed, yet. Some federal agencies, to their credit, have initiated preretirement programs; others, like the example cited, provide token services or none at all. On the other hand, some states such as Illinois and Texas have developed preretirement programs for state employees. The Texas program, which embodies an "in-career" concept of subject matter inputs for different age groups, was developed under an Intergovernmental Personnel Act Grant coordinated by the Governor's Office, State of Texas.

Program Providers and Presenters

Program providers and presenters, as a group, are difficult to categorize. The survey of Fortune 1000 Companies classified programs as narrow (3 or fewer subjects), intermediate (4 to 7 topics), and broad (8 or more topics). Using this classification, it was reported that 66 percent of the broad programs now in use were purchased rather than developed in-house. Of the intermediate programs, only a third (36 percent) were purchased; and all narrow ones were developed in-house (Research and Forecasts, 1980).

Clearly the programs provided by other than the employer sponsor tend to be broader in topical coverage, but the selection of topics and the motivation of the providers, in the absence of professional standards, vary widely. Some providers offer materials only; others offer materials, memberships and membership services; while still others offer preretirement preparation programs as a "come on" to sell some other type of service or product. Only a few nonprofit organizations, such as Retirement Services Incorporated (R.S.I., 1980), the National Council on Aging (Fitzpatrick, 1978), and a few community colleges, offer programs designed as an educational experience to address the information and awareness needs of mature adults approaching retirement.

As program formats and content vary, so do the qualifications and motivations of program presenters. The majority of program presenters should, more accurately, be called program coordinators since their main function is to arrange the event and schedule "expert" presenters on various topics. Some program presenters have had formal training in preretirement preparation programs at universities which periodically present such short-term training, usually as a part of summer sessions. Institutions offering such programs are the University of Southern California, Andrus Gerontology Center; the University of Oregon, Center for Gerontology; North Texas State University, Center for Studies in Aging; and the University of Chicago. Increasingly, academic professionals trained in aging, counseling, and related areas are offering their expertise and services to clients on a consulting basis to arrange and coordinate the presentation of preretirement programs. Unfortunately, in the absence of any

form of professional credentials, persons without any formal training or qualifying experience are offering preretirement program services, such as the example cited by Dr. Virginia Boyack in hearings before the Congressional Sub-committee on Retirement and Employment (Select Committee on Aging, 1978):

> Two men, representing themselves as preretirement education planning consultants, made an appointment to talk with me about program development. Through rather tenacious questioning, it was found that one was a blackjack dealer in Las Vegas, and the other, his uncle, was a used-car salesman in that same city. With all due respect to both of these professions, neither of these men had any experience in sound educational foundations nor even in effective program development. Their stated "expertise" was that they had talked with many retired people and read a library book on the subject. They had developed a general outline for a six-week program (12 hours), for which they were charging $310 per person. They had deposits from 21 participants--and they had not yet completely formulated their program content beyond the outline which they had found in the book. (pp. 66-67)

This example serves as a reminder of the principle of *caveat emptor*.

Academic professionals involved in research and education relating to aging and retirement represent a wide range of academic disciplines. Sociologists, psychologists, and gerontologists, as well as cultural anthropologists, have long been interested in the aging individual in society. More recently, new academic interest in aging and retirement is emerging in the professional fields of counseling, social work, business, medicine, and health and physical education. The emerging multidisciplinary interest in preretirement issues is providing new knowledge relevant to preretirement education needs and approaches. For example, an entire issue of the Therapeutic Recreation Journal was devoted to the older adult; and one article provided an in-depth analysis of "Preretirement Education: Accent on Leisure" (Weiner, 1980).

In summary, the activities and orientations of sponsors of preretirement education, of program providers and presenters, and of academic professionals point toward a field of endeavor in transition, searching for definition and identity. At best, preretirement education can provide the midlife intervention and reintroduction to learning, enrich-

ment, and fulfillment for an entire generation of Americans approaching retirement. At worst, the issues of preretirement education will be resolved in the market place on the basis of "least cost-least effort" in processing older employees out of the workforce.

Forces Affecting Preretirement Education and Counseling

Certainly the forces inherent to the body of knowledge and practice of preretirement education will influence future direction, but certain external forces are also evident or emerging which could have far-reaching effects upon future outcomes.

Aging Work Force and Population

The primary emerging force is an aging work force and population. Presently about 42 million people in our population are over age 55. This indicates that about 20 million people will reach the age of 65 within the next ten years. Of these 20 million people between 55 and 65, approximately three-fourths of the men and one-half of the women work. This means, in numbers, that approximately 13 million working people will reach the customary retirement age of 65 within the next ten years.

The changing demographic nature of the workforce, both nationally and in the firm, has given rise to a new field of research and study referred to as Industrial Gerontology. Already the findings of this group suggest significant implications for the management and utilization of older workers. Certainly, preretirement education is an integral part of this growing body of knowledge and provides the opportunity for further research and improved practices and programs. For example, most preretirement programs neglect to address the special circumstances of the single female employee, or of minority groups. To be effective preretirement education must be viewed as an integral part of good personnel management and must be presented by qualified personnel with professional training.

Moreover, the aging population approaching retirement and the retired population face urgent problems of economic survival. Their concerns about

economic security and the effects of inflation (which continues to erode pension benefits and purchasing power) and fears about loss of earning power tend to affect adversely attitudes toward retirement and to dampen incentives to plan for the future.

In the face of economic forces which have increased the Budget For A Retired Couple (U.S. Dept. of Labor, 1980) by 58 to 60 percent during the 1973 to 1979 period, there is strong justification to continue working or at least to find a way to supplement the fixed retirement income. In this regard, a recent survey of retired persons found that four of every ten retirees claim that inflation has seriously reduced their standard of living (Harris, 1979).

The provision for present and future income needs is of paramount concern among preretirees and retirees. Yet the concept of an employer providing educational assistance to employees to aid them in their financial planning or to assist them in developing their skills, talents, and resources to produce income in retirement is seldom found as an employer-sponsored benefit or activity. Similarly, neither professional financial planning and counseling for the average employee is generally available in the community, nor are such educational courses which cover all aspects of personal financial planning and management.

The aging individual approaching retirement also presents strong personal needs related to making a smooth transition to a new social role (Ragan, 1977), to acceptance of changes in relationships, to productive use of time, and to a positive self-image as related to life purpose and direction (Sinick, 1975). Individual counseling which deals with these needs is seldom provided by employers, except in rare cases. Preretirement programs, as presently designed, deal only superficially, if at all, with individual concerns. New opportunities exist to develop counseling approaches related to financial and personal issues.

Education Research and Practices

A second emerging force relates to education research and practices. Within the past five years researchers and practitioners in adult education have discovered new facts about adult learning and teaching methodologies as applied to preretirement education (Lumsden, 1977). My own

article titled "Preretirement Counseling: The Need For A New Approach" (Manion, 1976) set forth the rationale for a program emphasizing life-planning issues. Others, including Tiberi and Boyack in their work at the University of Southern California (Tiberi, et al., 1977), have made significant contributions in identifying through research the relative effectiveness of various types of programs upon the attitudes, information gain, and post-program behavior of program participants.

The most recent study on the relative effectiveness of preretirement programs was completed by the University of Oregon in August 1979 (Scott, et al., 1979). This five-year study replicated the University of Southern California research and showed that "formal, short term preretirement education programs can influence attitudes, increase knowledge, and stimulate behavior relevant to preparation for the retirement transition" (p. 111). It was noted in the report that in the attitude measures, the multi-group workshop method produced the only consistent pattern of gains, as well as the only statistically significant effects.

The concept of the multi-group workshop method is described as one that:

> extends certain philosophical principles, teaching techniques, and major process features of the facilitated small-group method, within a broader workshop structure for larger audiences. Familiar in other subject-matters, the "workshop" arranges the audience in several small, leaderless groups, each with certain responsibilities for actualizing aspects of the educational experience. Together, the groups come to represent a community of mutual interest, as the developmental structure of the process integrates the contributions of the several discussion units. The spirit and application of the method have since been fully detailed and demonstrated, in work at the University of Oregon (Lynch, 1978), at North Texas State University (Manion & Lynch, 1978), and at the University of British Columbia (Lynch & Riddell, 1979). It was recognized in the earliest experiments that the model preserved the most attractive qualities of the facilitated small-group method, while offering the economy of a large-audience format. Again, leadership requires one trained in group educational techniques, principles of andragogy (Knowles, 1970), or similar foundations; often such a method is managed by a co-leading team, preferably consisting of a man and a woman. (Scott, et al, 1979, pp. 30-31)

In summary, researchers have documented the validity of many of the assumptions made about the value of preretirement programs to individuals approaching retirement. Moreover, the research has identified a need for changes in program emphasis and content. This educational research and practice has identified the appropriateness and effectiveness of new adult learning models which focus upon attitudes, information, and behavioral change. These findings are all relevant to the design and presentation of preretirement preparation programs.

Recent Legislation on Pensions and Mandatory Retirement

Another force affecting preretirement education relates to recent legislation of far-reaching significance to both program sponsors and individual employees.

The Employee Retirement Security Act of 1974 (ERISA) brought substantial changes in the type and amounts of information about pensions given to employees. According to a recent Lou Harris survey,

> Findings show that receiving information about their pension plan is extremely important to employees, but employees and employers have widely divergent views as to the type of information that should be reported. (Harris, 1979, p. x)

This finding indicates a new need for sponsors to place greater emphasis upon developing program information to clearly inform all employees about their pension and benefits coverage. It is particularly important to include this essential information in preretirement programs.

Also, significant recent legislation with implications for preretirement education was the amendments to the Age Discrimination in Employment Act of 1967. These amendments, effective on January 1, 1979, prohibit the mandatory retirement of employees of private businesses and state and local governments before age 70. This law places new responsibilities upon the individual employee to select and plan for his/her retirement date. The corollary of this is to place new responsibilities upon the employer to provide the kinds of information and education which will enable the individual to develop new skills in planning, problem solving, and decision making about retirement. The impact of this legislation upon preretirement preparation programs is presently unclear, but the

needs expressed suggest new opportunities for personnel managers and pre-retirement educators.

Counseling Needs

The phenomenon of an aging population approaching retirement or retired and the recognition of the sociological and psychological forces impinging upon older persons was addressed by the American Personnel and Guidance Association in a special journal issue entitled "Counseling Over the Life-span" (APGA, 1976). This special issue focused on major tasks associated with three critical developmental life phases encountered after adolescence: career change, retirement, and dying. The introduction noted that "Counseling is applicable to choosing second (and third) careers, to coping with adjustments and readjustments of retirement, to facing the ultimate adjustment--one's own death, and to dealing with the deaths of others" (APGA, p. 101).

Preretirement counseling, as a human service, is needed to prevent or minimize the problems and dilemmas of later years. Preretirement programs identify and address many of these potential problem areas in varying degree. However, such programs are not designed to provide the helping climate or the follow-up support which typically characterizes a counseling relationship.

Many adults require counseling services in several important areas which separately or collectively create fear and frustration or impose barriers to making a smooth transition and a satisfactory adjustment to retirement and aging. Specific counseling needs include:

- Financial counseling to help alleviate the prevalent--and real--fear of inflation, reduced standard of living, financial deprivation, and possible dependence.
- Counseling on the preventive aspects of health, fitness, and nutrition, and the related areas of acceptance of aging as a positive life experience.
- Mid-life counseling for second or third careers or for involvement in meaningful income-producing or volunteer activities.
- Personal growth and development counseling for life-change or re-

newal and identifying new life goals or potential.

• Avocational counseling involving interests, activities, and involvement in the use of time.

• Marital counseling to facilitate adjustment to new life role patterns and relationships, as well as counseling on sexuality issues in later life.

• Counseling on death and dying involving one's own death and the death of others, including such issues as terminal illness, institutionalization, and bereavement.

Each of these concerns, in varying degree, applies to the aging individual. A preretirement program, designed to encourage open discussion among a group of peers, helps to raise the consciousness and the understanding of participants, but does not provide follow-up help and support for the individual. These are the realm of the professionally trained counselor who needs to be aware of actual needs and appropriate practices, so that life-span counseling in the future may be an improvement over past and present.

Conclusion

Preretirement preparation programs, whether they be called education, counseling, or planning, are short-term events, usually presented by employers for the benefit of older employees. They have changed very little in purpose or content over the years, despite ample research evidence which suggests that programs should be more oriented toward attitudes and behavior, adapted to more effective teaching and learning methodologies, and conducted by trained presenters. In addition, the evidence suggests that current preretirement programs deal only superficially with individual counseling needs related to retirement and aging, and that these services could be provided by trained counselors.

The point has been advanced that preretirement programs fall short of their full potential, and that the current state of the art is in transition. Forces have been identified and discussed which impinge upon the future direction of preretirement education and counseling. The central question as to whether or not preretirement education/counseling will be-

come a viable force affecting the lives of an entire generation of Americans is left unanswered.

Certainly, most employers appreciate and respect their long service older employees and feel a social obligation to assist them. Many employers and other potential sponsors (such as church groups, educational institutions, and professional associations) are considering initiating or sponsoring a preretirement program for employees, members, or the community. Other employers and sponsors wish to improve existing programs. In recognition of these needs, Part Two of this monograph presents, in outline form and with the permission of Retirement Services Incorporated (RSI, 1980), some program planning considerations as well as sample program formats appropriate for sponsors considering a basic information program, a more advanced seminar discussion or multi-group program, or a life-planning program.

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PART TWO

Program Planning Considerations

A. Planning a Preretirement Program

For the sponsor wishing to develop a Preretirement Program, the first step in the program planning phase is to define the program goals. These goals should be stated as they relate to the sponsor, participants, and the program. Appropriate goals for each of these areas are as follows:

Sponsor Program Goals

To provide a service for participants

To communicate company or organization policies and benefit information to participants

To generate data and information for organizational analysis and manpower or program planning

To create favorable participant, retiree, and community attitudes toward the sponsor

Participant Program Goals

To become informed about entitlements and benefits

To learn about appropriate planning areas

To be motivated to think and act

To improve job satisfaction, morale, and productivity

Program Goals

To be feasible and acceptable to both sponsor and participants

To be meaningful in content and presentation

To be cost/effective in terms of results

Goals may be modified or added by the program planner. The establishment of goals and obtaining sponsor's endorsement are prerequisites to planning a Preretirement Program.

Checklist

Have goals been established for the Preretirement Program? Yes____ No____

If yes, has top management endorsed these goals? Yes____ No____

B. Assessing the Organization's Needs

After the responsibilities for program planning have been decided, the program planner must assess the needs of the organization so that an effective program can be designed to meet identified needs. Answers to the following questions will assist the program planner:

Has the number of agency personnel who will reach normal retirement age in the next ten years been determined?

Yes____ No____

If yes, how many? _____

Is information available for different age groups?

Yes____ No____

Have preretirees been identified by organization unit?

Yes____ No____

Has this work force profile been reported to top management?

Yes____ No____

Where are the preretirees located? Estimated percent

One or more metropolitan areas _____

Scattered locations _____

What metropolitan areas contain the largest concentration of employees? Rank order, assign one (1) to the largest:

_____ _____

_____ _____

In the last five years, approximately how many employees have retired each year?

1979____ 1978____ 1977____ 1976____ 1975____

In the last five years, how many of the above retired before normal retirement age?

1979____ 1978____ 1977____ 1976____ 1975____

Projections. Based upon your analysis of the preceding questions, answer the following:

Approximately how many employees will retire each year in the next five years?

1980____ 1981____ 1982____ 1983____ 1984____

Approximately how many of these retirements will be early retirements?

1980____ 1981____ 1982____ 1983____ 1984____

C. Program Functions and Responsibilities

When the goals of the Preretirement Program have been defined and agreed upon and needs identified, responsibilities should be assigned to specific organizational units and individuals to carry out the key functions in planning and implementing the program. These functions are defined as follows:

Planning the program

Organizing the program

Determining program format, materials, and resources

Coordinating the program presentation and delivery

Controlling and evaluating the program's cost, efficiency, and effectiveness

It should be noted that all functions are primarily administrative or managerial in nature, as distinguished from the actual presentation or delivery of the program. The key consideration at this stage of program development is the assignment of responsibility for developing the program plan. The following questions are designed to aid in clarifying responsibilities.

Has your organization designated an organizational unit responsible for Preretirement Program Planning?

Yes_____ No_____

If yes, name of unit_____

If yes, name of unit supervisor_____

Title _____

How was this designation made? _____

When? _____

Have specific individuals been designated to plan the program?

Yes_____ No_____

If yes, name and titles:

_____

_____

_____

_____

D. Designing the In-Career Planning for Retirement Program

The In-Career Planning for Retirement Program should be designed to satisfy specific goals. Of particular importance, the program should attempt to reach all eligible employees, and should provide information and opportunities for employees to participate over a time span commencing several years before retirement.

Thus, the concept of In-Career Planning for Retirement can be expressed in terms of a schedule of various inputs and events based on age.

A Proposed Schedule

Age 49	Event. Send letter to employee advising of approaching retirement eligibility and of the need to commence financial planning. Materials enclosed. Benefits brochure.
Age 50	Event. Send letter to employee (at home address, if available) offering employer's assistance in planning for the employee's retirement. Include a list of names and addresses of agencies and individuals who are prepared to offer assistance. Announce the locations and dates of programs and seminars which will be conducted during the year. Extend invitation to spouse to attend. Materials enclosed. Preretirement Planning Program registration forms.
Age 60	Event. Formally invite employee to make an appointment for a preretirement interview with the personnel officer or employee benefit counselor. Purpose of interview. Personal contact with employee to review planning status, provide information, update personnel and retirement system files.
Age 60-70	Event. Send annual letter to employee announcing programs and seminars. Update retirement benefit information. Materials enclosed. Schedule of programs and seminars with dates and locations; registration forms; list of materials which can be requested to aid in individual planning.

E. Program Design

Every employee should have the opportunity to participate in both an information-based program dealing with Financial Planning issues and a Seminar or Life-Planning Program dealing with the social and psychological aspects of retirement preparation. The following considerations relate to the achievement of these objectives.

Description of Employer-Sponsored Information and Seminar Programs

It is proposed that information programs be presented at least annually in various central locations for the benefit of employees 50 years of age and over who wish to attend. To encourage employee attendance, it is recommended that these programs be scheduled during normal working hours, and that spouses be encouraged to attend. Attendance of employees would be voluntary. Based upon information provided, employee would choose to attend the program convenient to his/her schedule. The design, content, responsibility, and attendance arrangements for the annual employer-sponsored programs are described as follows:

Program Design. The employer-sponsored, information-based program is designed to emphasize financial planning for retirement. The following topics, or appropriate alternate topics, are recommended for inclusion: Planning Considerations, Social Security Information, Tax Information, Legal and Estate Planning, Budgeting, and Consumerism (see Appendices A and B). Attendance at one of these programs should be a prerequisite for attending a Life-Planning Program, if offered.

Program Length. The program content would be covered in approximately 8 to 16 hours of lecture and instruction using expert resource persons and discussion, supplemented by selected reading materials. Ideally, the program would be presented on one or two work days, although arrangements could be made to present segments of a program at weekly or monthly intervals, depending upon the employer's needs and the employees' work schedules.

Attendance. Employee attendance would be voluntary and spouses would be encouraged to attend.

Eligibility. All employees 50 years of age or older would be eligible to attend the program.

Program Outline. An outline for an employer-sponsored information/ discussion program is attached as Appendices A and B. In addition to listing the appropriate topics and resource persons, selected supplementary reading material and audiovisual aids are indicated.

Responsibilities for Program Arrangements and Presentation. The responsibilities for arranging and presenting the annual programs should be accomplished by trained "in-house" staff or by contracted professional consultants.

F. Budget and Management Considerations

The following questions relate to major budget and management considerations which need to be resolved:

	YES	NO
1. Has a cost estimate or budget for the Pre-retirement Program been developed?	_____	_____
2. If yes, are the following cost factors considered?	_____	_____
Salary of Program Manager	_____	_____
Salary of Program Coordinator	_____	_____
Salary of Program Presenter(s)	_____	_____
Salary of Participants (if on company time)	_____	_____
Lunches or dinners	_____	_____
Refreshments	_____	_____
Transportation	_____	_____
Consultants	_____	_____
Training of Program Presenter(s)	_____	_____
Development of Program Materials	_____	_____
Purchase of Participant Study Materials	_____	_____
3. Has the Program budget been approved?	_____	_____
4. Have the following management considerations been discussed and resolved?		
Age to commence Program	_____	_____
Method of first intervention with employee	_____	_____
Identification of Program inputs over time	_____	_____
If a seminar or group Program is planned:		
Will it be conducted on work time?	_____	_____
Will spouses be invited?	_____	_____
Where will it be held?	_____	_____
Will it be voluntary?	_____	_____
What assistance will be given to persons who do not attend the Seminar Program?	_____	
What will be presented to employees in remote areas?	_____	
5. Have Program Coordinators/Presenters received training?	_____	_____

	YES	NO
6. Is a Pilot Program Planned?	_____	_____

How will the first group be recruited?

_____

_____

G. Evaluation of the Program

A primary objective of the preretirement preparation program is to evaluate the realized and potential benefits of the program. This type of information is necessary to provide a basis for future policy considerations, program development, and budgetary planning.

In order to achieve this objective, an in-depth evaluation is suggested. Evaluation of the program should address four basic questions. The questions are as follows:

1. What are the benefits, reactions, and evaluations of participants in the Preretirement Preparation Course?
2. What is the relative effectiveness of the materials and techniques utilized?
3. What benefits resulted from the Program which served the public interest?
4. What long-range policy and cost considerations are involved?

Program evaluation considerations are as follows:

	YES	NO
1. Have criteria for program evaluation been established?	_____	_____
2. Have measures been established to provide input for management such as:		
Understanding and acceptance of retirement policies	_____	_____
Understanding and acceptance of retirement benefits	_____	_____
Identification of employee needs	_____	_____
Data to evaluate early retirement plans and implications	_____	_____
Employee acceptance and evaluation of the program	_____	_____
Effectiveness of program presenters	_____	_____
Effects of the program on retirement program administrators and counselors	_____	_____
Establishment of a basis for future personnel studies relating to older workers' job satisfaction, morale, and productivity	_____	_____

APPENDIX A

Preretirement Basic Program

This program is designed as a one-day workshop for 6 to 50 employees. The program emphasizes general retirement issues such as Planning, Aging, Living Arrangements, and Financial Planning; as well as Employee Benefit Entitlements such as Pension and Group Insurance, Social Security, Legal Affairs, and Special Issues such as Thrift Plans, etc. A sample agenda for a typical one-day program is attached. This agenda may be modified as required.

The first Basic Program is normally demonstrated by the RSI Staff in cooperation with the Company Benefits or Training Specialists. Subsequent programs may be presented with RSI assistance or may be presented by "in-house" personnel. Supporting materials developed for this program are described below:

1. A Leader's Guide
2. 35-mm slide presentations with audio cassettes on the topics of Planning, Aging, Living Arrangements, and Financial Planning
3. Selected materials applicable to Benefits, Social Security, etc.
4. A Participant's Planning Workbook with reading material, planning exercises, and further reading and planning references.

Preretirement Basic Program Agenda

Morning Program	
8:00	Welcome
8:10	Orientation to preretirement planning
	Audiovisual presentation
	Discussion
9:00	Orientation to retirement: A new look at aging
	Audiovisual presentation
	Discussion
9:45	*Break*
10:00	Retirement living arrangements
	Audiovisual presentation
	Discussion
10:35	Activities in retirement
	Self-inventory
	Discussion
11:15	Financial planning for retirement
	Audiovisual presentation
	Discussion
11:45 - 1:00	*Lunch*
Afternoon Program	
1:00	Retirement pension and group insurance benefits
	Company representative
2:15	*Break*
2:25	Social Security and Medicare Benefits
	Social Security representative
3:10	*Break*
3:20	Wills and legal affairs
	Lawyer or trust officer
4:00	*Break*
4:05	Deferred compensation or thrift plans, etc.
	Company representative
4:45	Summary and evaluation
	Adjourn

APPENDIX B

Preretirement Seminar Program

This program is designed as a two-day workshop for 35 to 50 employees and spouses. This program expands on the general retirement and financial planning issues and allocates one day to each of these subject areas as noted on the sample agenda attached. The program may be presented in a multi-group design format or as a lecture/discussion program.

This program is normally demonstrated by RSI and delivered on a recurring basis as a joint endeavor by RSI and the Sponsor. When desired, qualified "in-house" personnel may be trained to present this program. Supporting materials developed for this program are described below:

1. A Program Leader's Guide
2. 35-mm slide presentations with audio cassettes on the topics of Living Arrangements and Financial Planning
3. 10 Retirement Planning Guides titled Plan Now For Your Retirement: Free to Do, Free to Be
4. Selected materials applicable to Employee Benefits, Social Security, etc.
5. A Participant's Planning Workbook with planning exercises and reading references for further Financial Planning.

Preretirement Seminar Workshop

First Day Agenda

Morning Program

8:30	Introductions
	Planning a meaningful retirement
	RPG* - Retirement: Dreams, doubts and strategies
	Group discussion
10:00	*Break*
10:15	A new look at aging
	RPG - Aging: Old myths versus new facts
	Group discussion
11:00	Retirement living arrangements
	Audiovisual presentation: Living arrangements
	RPG - Thinking about where you will live
	Group discussion
11:45 - 1:00	*Lunch*

Afternoon Program

1:00	Preventive health care
	RPG - Personal health management: Be your body's best friend
	RPG - Peace of mind: Achieving the vital balance
	Group discussion
1:45	Using free time
	RPG - Activities: Free to do, Free to be
	Group discussion
2:30	*Break*
2:45	Staying in the mainstream
	RPG - Your relationships with other people
3:30	Personal needs, plans, and policies
	RPG - A fresh look at yourself: Your most important resource
	RPG - Self-fulfillment: A lifelong challenge

*RPG - Retirement Planning Guide titled Plan Now For Your Retirement: Free to Do, Free to Be, Retirement Services, Inc., 1980.

Preretirement Seminar Workshop

Second Day Agenda

Morning Program

8:30	Financial planning for retirement
	Audiovisual presentation: Financial planning
	Retirement Planning Workbook* - Financial planning: A positive approach to living within your means
9:00	Developing a financial plan
	Financial needs analysis
9:30	Managing and earning money in retirement
	Supplementing retirement income
	Case example
10:00	*Break*
10:15	Company representatives
	Pension benefits
11:30 - 12:45	*Lunch*

Afternoon Program

12:45	Your Social Security - resource speaker
	Benefits and beneficiaries
	Medicare
	Questions and answers
2:00	Company representative
	Employee health and life insurance benefits
	Questions and answers
3:00	*Break*
3:15	Legal and estate planning - resource speaker: bank trust officer
	Wills
	Estate planning
	Income taxes
	Questions and answers
4:15	Summary and Evaluations
4:30	*Adjourn*

*Retirement Planning Workbook, Retirement Services Inc., 1980.

APPENDIX C

Preretirement Life-Planning Program

This program is designed as an intensive two-day workshop for employees and spouses. In addition to reviewing basic factual materials concerning retirement, participants consider their futures in an atmosphere and environment that encourage and support examination of their individual needs, attitudes, values, feelings, and fears that impinge on the coming change in their lives. Some of the specific objectives of the program are:

1. Development of self-diagnostic skills--helping older employees to become aware of their fears and of their strong motivational needs, and to relate these to their own retirement planning.
2. Development of communication and interpersonal relations skills.
3. Development of attitudes of independence rather than dependence.
4. Development of an awareness of present life style as a basis for planning a realistic retirement life style.
5. Development of skills in life planning.
6. Development of skills and attitudes for effective problem solving.
7. Development of attitudes of "decision making" and "action taking" so that plans for retirement will be carried out after they are made.
8. Development of an awareness of retirement planning decision options.

This program is presented by RSI Trainers in a setting away from the work environment. The agenda for the Preretirement Life-Planning Program is specifically designed for each client group in consideration of needs, time schedule, educational background, and occupational orientation of the participants.

Preretirement Life-Planning Program

An Intensive Two-Day Program for Senior Employees and Spouses

First Day Agenda

Morning Program

8:30	Registration
	Welcome
	Orientation to planning for the second half of life
	Life planning strategies
12:00	*Luncheon*

Afternoon Program

1:00	Aging: Clarifying attitudes and values
	Fitness in later adulthood
	Nutrition, exercise, and stress management
4:30	*Adjournment*

Second Day Agenda

Morning Program

8:30	Lifestyles and living arrangements
	Time, work, leisure and activities in retirement
12:00	*Luncheon*

Afternoon Program

1:00	Roles, relationships, and self-evaluation for personal growth
	Personal resources: Organizing for action
4:30	*Adjournment*